S2235-1

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-THIRD REPORT

Banks

Cemeteries with Pre-Arranged Funeral Plans

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Savings and Loan Associations

Securities (Blue Sky)

Uniform Consumer Credit Code

TOM D. McELDOWNEY

Director

July 1, 1980 through June 30, 1981

THE HONORABLE JOHN V. EVANS
Governor of Idaho

Dear Sir:

In compliance with the provisions of the Statutes, I have the honor to submit herewith the Sixty-Second Report of business transacted by the Department of Finance.

TOM D. McELDOWNEY, C.P.A.
Director, Department of Finance

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FORWARD

The Department of Finance is a regulatory agency created for the purpose of regulating banks, savings and loan associations, credit unions, collection agencies, securities issuers, brokers, and salesmen and enforcing the provisions of the Uniform Consumer Credit Code. The Department is made up of nine programs, two of which relate specifically to the administration of the Department and the other seven programs concern the enforcement of the seven regulatory statutes which the Department administers.

COMMISSIONERS OF DEPARTMENT SINCE DATE OF ITS CREATION BY ACT OF LEGISLATURE IN 1905

Commissioner	Term of Office
C. C. LOVELAND	March 6, 1905 to June 1, 1907
W. S. CHANEY	June 1, 1907 to March 6, 1909
WILLIAM G. CRUSE	March 6, 1909 to June 2, 1911
V. W. PLATT	June 2, 1911 to February 1, 1913
A. E. REID	February 1, 1913 to February 6, 1915
G. R. HITT	February 6, 1915 to January 25, 1919
JAY GIVSON	January 25, 1919 to September 10, 1920
J. G. FRALICK	September 10, 1920 to February 7, 1923
E. W. PORTER	February 7, 1923 to February 1, 1931
BEN DIEFENDORF	February 1, 1931 to January 13, 1937
GEORGE W. WEDGWOOD	January 13, 1937 to January 1, 1939
J. L. JENKINS	January 1, 1939 to January 6, 1941
GEORGE W. WEDGWOOD	January 6, 1941 to January 4, 1943
G. L. JENKINS	January 4, 1943 to January 2, 1945
J. B. NEWPORT	January 4, 1945 to December 28, 1946
WILLIAM J. SEWELL	December 28, 1946 to January 6, 1947
E. F. HAWORTH	January 6, 1947 to August 15, 1952
AUSTIN SCHAUWEILER	August 15, 1952 to May 14, 1954
R. U. SPAULDING	June 17, 1954 to April 14, 1961
J. L. McCARTHY	June 1, 1961 to July 9, 1965
TOM D. McELDOWNEY (Acting)	August 10, 1965 to January 31, 1967
JOHN D. SILVA	February 1, 1967 to January 4, 1971
TOM D. McELDOWNEY (Acting)	January 4, 1971 to August 29, 1971
TOM D. McELDOWNEY	August 30, 1971

SUMMARY OF INCOME AND EXPENSES

July 1, 1980 through June 30, 1981

INCOME BY SOURCE

GENERAL ACCOUNT	
Banks	$ 222,540.52
Collection Agencies	13,701.25
Credit Unions	86,389.19
Savings & Loan Associations	38,364.08
Securities	406,357.43
Uniform Consumer Credit Code	127,311.00
TOTAL INCOME TO THE GENERAL ACCOUNT	$ 894,663.47
MISCELLANEOUS ACCOUNTS	
Cemetery Account	$ 3,025.00
Department of Finance Suspense Account	2,345.00
Miscellaneous Receipts Account	1,063.10
TOTAL INCOME COLLECTED	$ 901,096.57
APPROPRIATION	
Personnel Costs	$ 675,800.00
Operating Expenditures	136,400.00
Capital Outlay	6,000.00
TOTAL APPROPRIATION	$ 818,200.00*
*3.85% GENERAL ACCOUNT HOLDBACK	
ADJUSTED TOTALS	
Personnel Costs	$ 672,365.00
Operating Expenditures	114,435.00
Capital Outlay	-0-
TOTAL ADJUSTMENTS	786,800.00
EXPENDITURES	
Personnel Costs	$ 600,433.00
Operating Expenditures	119,197.00
Capital Outlay	500.00
TOTAL EXPENDITUES	$ 720,130.00
BALANCE OF APPROPRIATION	$ 66,670.00
EXPENDITURES BY MAJOR CLASSES	
Salaries and Wages	$ 487,373.00
Personnel Benefits	113,060.00
Travel	35,041.00
Professional Services	11,821.00
Other Services	13,942.00
Communications	12,919.00
Materials and Supplies	2,817.00
Rentals	40,076.00
Repairs and Materials	1,766.00
Miscellaneous Operating Expenditures	815.00
Capital Outlay - Equipment	500.00
TOTAL EXPENDITURES	$ 720,130.00

PERSONNEL STATUS

	POSITIONS AUTHORIZED	POSITIONS FILLED (as of 06-30-81)
Full-time Employees	29.0	27.0
Part-time Employees	1.0	1.0
TOTALS	30.0	28.0

June 30, 1981
AMERICAN BANK OF COMMERCE
Boise, Idaho
Charter No. 235
Incorporated May 24, 1976

President, William T. Speer, Jr.
Sr. Vice President, Terry L. Robinson
Vice President & Controller, Bobette A. Chapman

DIRECTORS:
Loren D. Blickenstaff,
Jerry L. Caven,
Dallas H. Harris,
James B. Lyons,
William T. Speer, Jr.,
T. W. Stivers,
Larry Williams.

ASSETS

Cash and due from banks		$ 4,534,000
U. S. Treasury securities		381,000
Obligations of other U. S. Government agencies and corporations		100,000
Obligations of States and political subdivisions		721,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		450,000
Total Loans (excluding unearned income)	$ 8,814,000	
Less: Reserve for possible loan losses	41,000	
Loans, Net		8,773,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		785,000
Real estate owned other than bank premises		34,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		590,000
TOTAL ASSETS		$ 16,368,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,696,000
Time & savings deposits of individuals, partnerships, & corporations		7,034,000
Deposits of United States Government		2,000
Deposits of States and political subdivisions		3,905,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		107,000
TOTAL DEPOSITS		$ 13,744,000
Total demand deposits	$ 4,140	
Total time and savings deposits	9,604	
Federal funds purchased & securities sold under agreements to repurchase		560,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		388,000
TOTAL LIABILITIES		$ 14,632,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock a. No. shares outstanding -0- .. (par value)		-0-
Common stock a. No. shares authorized 105,000 ..		
b. No. shares outstanding 103,500 .. (par value)		1,035,000
Surplus		417,000
Undivided profits		284,000
Reserve for contingencies and other capital reserves		-0-
TOTAL EQUITY CAPITAL		$ 1,736,000
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 16,368,000

June 30, 1981
THE BANK OF COMMERCE
Idaho Falls, Idaho
Charter No. 225
Incorporated March 30, 1959

President, Richard N. Adams
Sr. Vice President, Julian G. Cowley
Vice President, D. V. Groberg
Sr. Vice President, Guy H. Jolley
Vice President & Cashier, Richard L. Nielson
Vice President, F. E. Skelton
Vice President, Thomas R. Tucker

DIRECTORS:
Richard N. Adams,
W. E. Arrington,
D. V. Groberg,
Cecil E. Hart,
L. F. Bish Jenkins,
F. E. Skelton,
J. G. Thomas.

ASSETS

Cash and due from banks		$ 5,510,000
U. S. Treasury securities		19,728,000
Obligations of other U. S. Government agencies and corporations		941,000
Obligations of States and political subdivisions		6,304,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		6,000,000
Total Loans (excluding unearned income)	$ 30,695,000	
Less: Reserve for possible loan losses	362,000	
Loans, Net		30,333,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,654,000
Real estate owned other than bank premises		22,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,010,000
TOTAL ASSETS		$ 71,502,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 16,123,000
Time & savings deposits of individuals, partnerships, & corporations		43,318,000
Deposits of United States Government		55,000
Deposits of States and political subdivisions		3,568,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		6,000
Certified and officers' checks		469,000
TOTAL DEPOSITS		$ 63,539,000
Total demand deposits	$ 17,388,000	
Total time and savings deposits	46,151,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		1,152,000
TOTAL LIABILITIES		$ 64,691,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 45,000	..	
	b.	No. shares outstanding 45,000	.. (par value)	450,000
Surplus				2,750,000
Undivided profits				3,611,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 6,811,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 71,502,000

June 30, 1981
BUTTE COUNTY BANK
Arco, Idaho
Charter No. 172
Incorporated May 13, 1919

President, H. Michael Porter
Executive Vice President, Jack L. Phillips
Vice President & Cashier, Marcia L. Porter
Vice President, Otto M. Porter

DIRECTORS:
M. B. Hiller,
Oscar Hiller,
Charles O'Maley,
H. Michael Porter,
Marcia M. Porter,
Otto M. Porter,
Jack L. Phillips.

ASSETS

Cash and due from banks		$ 963,000
U. S. Treasury securities		100,000
Obligations of other U. S. Government agencies and corporations		2,560,000
Obligations of States and political subdivisions		1,002,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		800,000
Total Loans (excluding unearned income)	$ 7,735,000	
Less: Reserve for possible loan losses	85,000	
Loans, Net		7,650,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		368,000
Real estate owned other than bank premises		33,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		432,000
TOTAL ASSETS		$ 13,908,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,661,000
Time & savings deposits of individuals, partnerships, & corporations		8,558,000
Deposits of United States Government		6,000
Deposits of States and political subdivisions		1,313,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		51,000
TOTAL DEPOSITS		$ 12,589,000
Total demand deposits	$ 3,030,000	
Total time and savings deposits	9,559,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		179,000
TOTAL LIABILITIES		$ 12,768,000
Subordinated notes and debentures		140,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding	-0-	.. (par value)	-0-
Common stock	a. No. shares authorized	750	..	
	b. No. shares outstanding	750	.. (par value)	75,000
Surplus				750,000
Undivided profits				173,000
Reserve for contingencies and other capital reserves				2,000
TOTAL EQUITY CAPITAL				$ 1,000,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 13,908,000

June 30, 1981
CUSTER COUNTY BANK
Challis, Idaho
Charter No. 213
Incorporated May 24, 1943

President, Frank Burstedt
Executive Vice President, Raymond Burstedt
Vice President, Walter B. Jensen
Cashier, William P. Millick

DIRECTORS:
Lawrence F. Bradbury,
Frank Burstedt,
Raymond Burstedt,
Walter B. Jenson,
Fred Levzinger.

ASSETS

Cash and due from banks		$ 1,596,000
U. S. Treasury securities		1,683,000
Obligations of other U. S. Government agencies and corporations		3,953,000
Obligations of States and political subdivisions		10,000
Other bonds, notes, and debentures		-0-
Corporate stock		15,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		900,000
Total Loans (excluding unearned income)	$ 8,633,000	
Less: Reserve for possible loan losses	50,000	
Loans, Net		8,583,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		200,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		-0-
TOTAL ASSETS		$ 16,940,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 4,224,000
Time & savings deposits of individuals, partnerships, & corporations		8,835,000
Deposits of United States Government		16,000
Deposits of States and political subdivisions		2,761,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		126,000
TOTAL DEPOSITS		$ 15,962,000
Total demand deposits	$ 4,859,000	
Total time and savings deposits	11,103,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 15,962,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 500	..	
	b. No. shares outstanding 500	.. (par value)	50,000
Surplus			450,000
Undivided profits			478,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 978,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 16,940,000

June 30, 1981
DOWNEY STATE BANK
Downey, Idaho
Charter No. 128
Incorporated May 7, 1909

President, John B. Bowen
Executive Vice President, Ben H. Bowen
Vice President, Wayne Wheatley
Vice President & Cashier, Russell J. Hyde

DIRECTORS:
Gus Carr Anderson, Ben H. Bowen, John B. Bowen, Jennie B. Bowen, Willis L. Brim, Ray G. Henderson, Russell J. Hyde, Archie W. Service, O. Thayne Thompson, Wayne Wheatley, J. Morgan Evans.

ASSETS

Cash and due from banks		$ 1,561,000
U. S. Treasury securities		250,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		849,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		501,000
Total Loans (excluding unearned income)	$ 7,882,000	
Less: Reserve for possible loan losses	-0-	
Loans, Net		7,882,000
Direct lease financing		31,000
Bank premises, furniture & fixtures, & other assets represent premises		379,000
Real estate owned other than bank premises		19,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		-0-
TOTAL ASSETS		$ 11,472,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,115,000
Time & savings deposits of individuals, partnerships, & corporations		5,898,000
Deposits of United States Government		5,000
Deposits of States and political subdivisions		1,383,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		33,000
TOTAL DEPOSITS		$ 10,434,000
Total demand deposits	$ 3,151,000	
Total time and savings deposits	7,283,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 10,434,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 3,500	..	
	b.	No. shares outstanding 2,996	.. (par value)	300,000
Surplus				576,000
Undivided profits				162,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,038,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 11,472,000

June 30, 1981
D. L. EVANS AND COMPANY, BANKERS
Albion, Idaho
Charter No. 26
Incorporated August 23, 1904

President, Jay L. Nielsen
Vice President, H. Reed Bowen
Vice President, Robert L. Turner
Cashier, Jeneal Adams

DIRECTORS:
Don S. Evans,
Roland S. Evans,
Jeanne Jenkins,
Verna Jenkins,
Harlan B. Jenson,
Jay L. Nielsen.

ASSETS

Cash and due from banks		$ 1,229,000
U. S. Treasury securities		1,040,000
Obligations of other U. S. Government agencies and corporations		2,042,000
Obligations of States and political subdivisions		525,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		300,000
Total Loans (excluding unearned income)	$ 10,174,000	
Less: Reserve for possible loan losses	-0-	
Loans, Net		10,174,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		393,000
Real estate owned other than bank premises		7,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		5,000
TOTAL ASSETS		$ 15,715,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,760,000
Time & savings deposits of individuals, partnerships, & corporations		9,730,000
Deposits of United States Government		46,000
Deposits of States and political subdivisions		1,064,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		80,000
TOTAL DEPOSITS		$ 14,680,000
Total demand deposits	$ 4,398,000	
Total time and savings deposits	10,282,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 14,680,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 30,000	..	
	b. No. shares outstanding 30,000	.. (par value)	300,000
Surplus			450,000
Undivided profits			285,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,035,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 15,715,000

June 30, 1981
FARMERS & MERCHANTS STATE BANK
Meridian, Idaho
Charter No. 228
Incorporated September 20, 1967

President, Bernard F. Gratton
Sr. Vice President, William D. Mitchell
Vice President, Ralph Hoobing
Vice President & Cashier, Edith Calhoun

DIRECTORS:
Cecil D. Andrus,
Harold J. Batt,
Bernard F. Gratton,
Boyd Harris,
Michael K. McMurray,
Scott R. Simplot,
Don M. Storey.

ASSETS

Cash and due from banks		$ 2,275,000
U. S. Treasury securities		100,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		2,121,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		600,000
Total Loans (excluding unearned income)	$ 16,853,000	
Less: Reserve for possible loan losses	107,000	
Loans, Net		16,746,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		407,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		786,000
TOTAL ASSETS		$ 23,035,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 4,143,000
Time & savings deposits of individuals, partnerships, & corporations		11,898,000
Deposits of United States Government		244,000
Deposits of States and political subdivisions		3,929,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		132,000
Certified and officers' checks		214,000
TOTAL DEPOSITS		$ 20,560,000
Total demand deposits	$ 4,669,000	
Total time and savings deposits	15,891,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		466,000
TOTAL LIABILITIES		$ 21,026,000
Subordinated notes and debentures		250,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 5,000 ..		
	b. No. shares outstanding 3,863 .. (par value)		386,000
Surplus			1,200,000
Undivided profits			173,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,759,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 23,035,000

June 30, 1981
FIRST BANK & TRUST OF IDAHO
Malad, Idaho
Charter No. 229
Incorporated November 10, 1969

President, Lawrence Jones
Ex. Vice President, D. Michael Broadhead
Sr. Vice President & Cashier, H. D. Naylor

DIRECTORS:
Calvin Bennett,
Roy Corbett,
Lawrence Jones,
S. L. Smith,
H. Ward Thomas,
K. P. Thomas,
John D. Tovey,
Alice M. Ward.

ASSETS

Cash and due from banks		$ 2,496,000
U. S. Treasury securities		4,093,000
Obligations of other U. S. Government agencies and corporations		450,000
Obligations of States and political subdivisions		5,907,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 35,156,000	
Less: Reserve for possible loan losses	320,000	
Loans, Net		34,836,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		720,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,487,000
TOTAL ASSETS		$ 49,989,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 7,390,000
Time & savings deposits of individuals, partnerships, & corporations		31,798,000
Deposits of United States Government		10,000
Deposits of States and political subdivisions		5,038,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		271,000
TOTAL DEPOSITS		$ 44,507,000
Total demand deposits	$ 8,592,000	
Total time and savings deposits	35,915,000	
Federal funds purchased & securities sold under agreements to repurchase		29,000
Other liabilities for borrowed money		5,000
Mortgage indebtedness		114,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		1,344,000
TOTAL LIABILITIES		$ 45,999,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 5,750	..	
	b. No. shares outstanding 5,750	.. (par value)	575,000
Surplus			2,125,000
Undivided profits			1,290,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			3,990,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 49,989,000

June 30, 1981
FIRST BANK OF TROY
Troy, Idaho
Charter No. 39
Incorporated September 7, 1905

President, Orin Robinson
Executive Vice President, Donald Turner
Senior Vice President, P. J. Nunan
Vice President & Cashier, Stan Workman

DIRECTORS:
John Myers,
P. J. Nunan,
Orin Robinson,
Eugene Thompson,
Donald A. Turner.

ASSETS

Cash and due from banks		$ 2,193,000
U. S. Treasury securities		1,237,000
Obligations of other U. S. Government agencies and corporations		3,746,000
Obligations of States and political subdivisions		5,923,000
Other bonds, notes, and debentures		15,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		600,000
Total Loans (excluding unearned income)	$ 22,619,000	
Less: Reserve for possible loan losses	282,000	
Loans, Net		22,337,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		446,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		933,000
TOTAL ASSETS		$ 37,430,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 6,362,000
Time & savings deposits of individuals, partnerships, & corporations		24,340,000
Deposits of United States Government		37,000
Deposits of States and political subdivisions		2,620,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		258,000
TOTAL DEPOSITS		$ 33,617,000
Total demand deposits	$ 7,320,000	
Total time and savings deposits	26,297,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		673,000
TOTAL LIABILITIES		$ 34,290,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 4,200	..	
	b.	No. shares outstanding 4,200	.. (par value)	420,000
Surplus				2,480,000
Undivided profits				240,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 3,140,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 37,430,000

June 30, 1981
IDAHO BANK & TRUST COMPANY
Pocatello, Idaho
Charter No. 208
Incorporated December 21, 1933

President & Chief Executive Officer, Ted E. Ellis
Executive Vice President & Cashier, Belton J. Patty

DIRECTORS:
Lawrence Allsberry, J. Grant Bickmore, Robert Bischoff, Sy Block, John M. Dahl, Susan H. Donahue, Ted E. Ellis, R. K. Hemingway, O. Reed Kirkham, Belton J. Patty, Elwood M. Rich, Will M. Storey.

ASSETS

Cash and due from banks		$ 32,154,000
U. S. Treasury securities		4,360,000
Obligations of other U. S. Government agencies and corporations		80,649,000
Obligations of States and political subdivisions		36,396,000
Other bonds, notes, and debentures		-0-
Corporate stock		15,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		3,575,000
Total Loans (excluding unearned income)	$ 206,237,000	
Less: Reserve for possible loan losses	1,727,000	
Loans, Net		204,510,000
Direct lease financing		27,000
Bank premises, furniture & fixtures, & other assets represent premises		6,553,000
Real estate owned other than bank premises		318,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		8,167,000
TOTAL ASSETS		$ 376,724,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 69,394,000
Time & savings deposits of individuals, partnerships, & corporations		221,193,000
Deposits of United States Government		3,074,000
Deposits of States and political subdivisions		20,122,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		6,955,000
Certified and officers' checks		2,328,000
TOTAL DEPOSITS		$ 323,066,000
Total demand deposits	$ 86,371,000	
Total time and savings deposits	236,695,000	
Federal funds purchased & securities sold under agreements to repurchase		9,380,000
Other liabilities for borrowed money		14,371,000
Mortgage indebtedness		927,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		5,191,000
TOTAL LIABILITIES		$ 352,935,000
Subordinated notes and debentures		2,600,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 150,000	..	
	b. No. shares outstanding 150,000	.. (par value)	3,000,000
Surplus			16,000,000
Undivided profits			2,189,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 21,189,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 376,724,000

June 30, 1981
IDAHO STATE BANK
Glenns Ferry, Idaho
Charter No. 21
Incorporated February 17, 1904

President & Chief Executive Officer, James E. Kevan
Vice President, Elaine Chafin
Vice President, Mayvis Thompson
Vice President, Larry Adkins
Vice President, Ann K. Neavill
Vice President & Auditor, Art Pine

DIRECTORS:
James E. Kevan,
Harry W. Knox, II,
Mary S. Knox,
Ann K. Neavill,
Marion Pugmire,
N. Eugene Slade,
A. B. Wheeler.

ASSETS

Cash and due from banks		$ 2,971,000
U. S. Treasury securities		3,874,000
Obligations of other U. S. Government agencies and corporations		50,000
Obligations of States and political subdivisions		9,829,000
Other bonds, notes, and debentures		-0-
Corporate stock		191,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		2,700,000
Total Loans (excluding unearned income)	$ 22,294,000	
Less: Reserve for possible loan losses	285,000	
Loans, Net		22,009,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,135,000
Real estate owned other than bank premises		156,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		740,000
TOTAL ASSETS		$ 43,655,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 7,754,000
Time & savings deposits of individuals, partnerships, & corporations		26,243,000
Deposits of United States Government		20,000
Deposits of States and political subdivisions		5,108,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		295,000
TOTAL DEPOSITS		$ 39,420,000
Total demand deposits	$ 9,858,000	
Total time and savings deposits	29,562,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		666,000
TOTAL LIABILITIES		$ 40,086,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock a. No. shares outstanding 4,000 .. (par value)		400,000
Common stock a. No. shares authorized 4,500 ..		
b. No. shares outstanding 4,500 .. (par value)		450,000
Surplus		2,150,000
Undivided profits		569,000
Reserve for contingencies and other capital reserves		-0-
TOTAL EQUITY CAPITAL		$ 3,569,000
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 43,655,000

June 30, 1981
IRELAND BANK
Malad, Idaho
Charter No. 7
Incorporated December 8, 1892

President, R. Blair Hawkes
Vice President, Loyd Briggs
Vice President & Cashier, Terrill W. Schwartz

DIRECTORS:
Timothy P. Deeg,
David L. Evans, IV,
Mariemma Evans, Roland T. Evans,
R. Blair Hawkes, Jeanne N. Jenkins,
Venna Jenkins, Randall E. Marshall,
Randon W. Wilson.

ASSETS

Cash and due from banks		$ 1,175,000
U. S. Treasury securities		2,454,000
Obligations of other U. S. Government agencies and corporations		1,191,000
Obligations of States and political subdivisions		1,029,000
Other bonds, notes, and debentures		-0-
Corporate stock		29,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		800,000
Total Loans (excluding unearned income)	$ 7,064,000	
Less: Reserve for possible loan losses	5,000	
Loans, Net		7,059,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		49,000
Real estate owned other than bank premises		48,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		324,000
TOTAL ASSETS		$ 14,158,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,905,000
Time & savings deposits of individuals, partnerships, & corporations		9,744,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		660,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		57,000
Certified and officers' checks		65,000
TOTAL DEPOSITS		$ 12,431,000
Total demand deposits	$ 2,483,000	
Total time and savings deposits	9,948,000	
Federal funds purchased & securities sold under agreements to repurchase		300,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		202,000
TOTAL LIABILITIES		$ 12,933,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 15,125	..	
	b. No. shares outstanding 15,025	.. (par value)	301,000
Surplus			652,000
Undivided profits			272,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,225,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 14,158,000

June 30, 1981
NORTHERN STATE BANK
Coeur d'Alene, Idaho
Charter No. 236
Incorporated July 28, 1978

President, Parker G. Woodall
Executive Vice President, T. R. Lloyd
Cashier, Barry Redd

DIRECTORS:
Richard G. Bennett,
Harold L. Damiano,
T. R. Lloyd,
John R. McFarland,
J. A. Robideaux, Sr.,
Manuel Schneidmiller,
Parker G. Woodall.

ASSETS

Cash and due from banks		$ 1,924,000
U. S. Treasury securities		991,000
Obligations of other U. S. Government agencies and corporations		1,200,000
Obligations of States and political subdivisions		300,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		449,000
Total Loans (excluding unearned income)	$ 6,282,000	
Less: Reserve for possible loan losses	24,000	
Loans, Net		6,258,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		408,000
Real estate owned other than bank premises		43,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		258,000
TOTAL ASSETS		$ 11,831,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,916,000
Time & savings deposits of individuals, partnerships, & corporations		5,855,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,283,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		2,000
Certified and officers' checks		240,000
TOTAL DEPOSITS		$ 9,296,000
Total demand deposits	$ 2,339,000	
Total time and savings deposits	6,957,000	
Federal funds purchased & securities sold under agreements to repurchase		1,000,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		289,000
TOTAL LIABILITIES		$ 10,585,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock a. No. shares outstanding -0- .. (par value)		-0-
Common stock a. No. shares authorized 200,000 ..		
b. No. shares outstanding 101,000 .. (par value)		758,000
Surplus		192,000
Undivided profits		286,000
Reserve for contingencies and other capital reserves		10,000
TOTAL EQUITY CAPITAL		$ 1,246,000
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,831,000

June 30, 1981
PANHANDLE STATE BANK
Sandpoint, Idaho
Charter No. 238
Incorporated December 19, 1980

President, James E. Barry
Cashier, David W. Smith

DIRECTORS:
James E. Barry,
R. Dean Cook, Stanton L. Diehle,
Ruth H. LaTour,
Randolph R. Marston,
Terry L. Merwin, L. G. Moon, Jr.,
John B. Parker, Michael J. Romine,
Douglas P. Ward.

ASSETS

Cash and due from banks		$ 148,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		-0-
Other bonds, notes, and debentures		100,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,957,000
Total Loans (excluding unearned income)	$ 41,000	
Less: Reserve for possible loan losses	-0-	
Loans, Net		41,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		468,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		8,000
TOTAL ASSETS		$ 2,722,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 351,000
Time & savings deposits of individuals. partnerships, & corporations		543,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		-0-
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		20,000
TOTAL DEPOSITS		$ 914,000
Total demand deposits	$ 371,000	
Total time and savings deposits	543,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		156,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		3,000
TOTAL LIABILITIES		$ 1,073,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0- .. (par value)	-0-
Common stock	a.	No. shares authorized 162,500 ..	
	b.	No. shares outstanding 162,500 .. (par value)	1,219,000
Surplus			244,000
Undivided profits			186,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,649,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 2,722,000

June 30, 1981
SEAPORT CITIZENS BANK
Lewiston, Idaho
Charter No. 237
Incorporated August 6, 1979

President, Stanley E. Brown
Vice President & Cashier, Ralph Boyer

DIRECTORS:
Stanley E. Brown,
Arlen L. Chaney,
Theodore O. Creason,
Jack L. Curtin, Mike P. Mitchell,
John Naninga, Jr., A. C. Nelson,
Don Van Buren, F. Marion Walwyn.

ASSETS

Cash and due from banks		$ 2,000,000
U. S. Treasury securities		301,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		-0-
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		200,000
Total Loans (excluding unearned income)	$ 6,627,000	
Less: Reserve for possible loan losses	31,000	
Loans, Net		6,596,000
Direct lease financing		388,000
Bank premises, furniture & fixtures, & other assets represent premises		550,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		264,000
TOTAL ASSETS		$ 10,299,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,586,000
Time & savings deposits of individuals, partnerships, & corporations		4,616,000
Deposits of United States Government		18,000
Deposits of States and political subdivisions		2,188,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		82,000
TOTAL DEPOSITS		$ 8,490,000
Total demand deposits	$ 1,736,000	
Total time and savings deposits	6,754,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		220,000
TOTAL LIABILITIES		$ 8,710,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 200,000	..	
	b.	No. shares outstanding 101,000	.. (par value)	1,010,000
Surplus				255,000
Undivided profits				324,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,589,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 10,299,000

June 30, 1981
SECURITY STATE BANK
Mud Lake, Idaho
Charter No. 231
Incorporated November 27, 1973

President, Frank Chadwick
Vice President, Rex L. Furness
Cashier, Robert M. Saunders

DIRECTORS:
Clair Chadwick,
Frank Chadwick,
Harold Furness,
Rex L. Furness,
Russell Osborne,
Robert M. Saunders,
W. H. Shulberg.

ASSETS

Cash and due from banks		$ 2,025,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		800,000
Obligations of States and political subdivisions		1,511,000
Other bonds, notes, and debentures		100,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		200,000
Total Loans (excluding unearned income)	$ 7,721,000	
Less: Reserve for possible loan losses	54,000	
Loans, Net		7,667,000
Direct lease financing		350,000
Bank premises, furniture & fixtures, & other assets represent premises		404,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,000
TOTAL ASSETS		$ 13,058,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,867,000
Time & savings deposits of individuals, partnerships, & corporations		5,648,000
Deposits of United States Government		4,000
Deposits of States and political subdivisions		2,397,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		368,000
TOTAL DEPOSITS		$ 11,284,000
Total demand deposits	$ 3,715,000	
Total time and savings deposits	7,569,000	
Federal funds purchased & securities sold under agreements to repurchase		586,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		19,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 11,889,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 5,000 ..		
	b. No. shares outstanding 3,750 .. (par value)		375,000
Surplus			675,000
Undivided profits			119,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,169,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 13,058,000

June 30, 1981
TREASURE VALLEY BANK*
Fruitland, Idaho
Charter No. 58
Incorporated September 4, 1906

President, Walter A. Howard, Jr.
Vice President & Cashier, Elaine L. Howard
Vice President, Edgar G. Zimmerman

DIRECTORS:
Tom J. Davis,
James B. Deranleau,
A. B. Ellis, Kent W. Gist,
Walter A. Howard,
Walter A. Howard, Jr.,
George Matsuura, E. A. Radke,
Harold L. Ryan, Trand M. Tracy.

ASSETS

Cash and due from banks		$ 5,119,000
U. S. Treasury securities		1,281,000
Obligations of other U. S. Government agencies and corporations		8,142,000
Obligations of States and political subdivisions		3,309,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 44,394,000	
Less: Reserve for possible loan losses	265,000	
Loans, Net		44,129,000
Direct lease financing		26,000
Bank premises, furniture & fixtures, & other assets represent premises		2,293,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,129,000
TOTAL ASSETS		$ 66,428,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 12,395,000
Time & savings deposits of individuals, partnerships, & corporations		38,280,000
Deposits of United States Government		90,000
Deposits of States and political subdivisions		5,812,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		567,000
TOTAL DEPOSITS		$ 57,144,000
Total demand deposits	$ 15,477,000	
Total time and savings deposits	41,667,000	
Federal funds purchased & securities sold under agreements to repurchase		4,091,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		85,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		567,000
TOTAL LIABILITIES		$ 61,887,000
Subordinated notes and debentures		500,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 100,000 ..		
	b. No. shares outstanding 6,791 .. (par value)		679,000
Surplus			3,139,000
Undivided profits			223,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 4,041,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 66,428,000

*In October, 1980, Treasure Valley State Bank merged into InterMountain State Bank with subsequent name change and head office location move.

June 30, 1981
TRI-STATE BANK & TRUST
Montpelier, Idaho
Charter No. 230
Incorporated July 18, 1973

President, W. G. Candland
Vice President, Raymond H. Long
Vice President, Neil P. Moss
Vice President & Cashier, Ronald O. Peterson

DIRECTORS:
W. G. Candland,
K. V. Hansen,
E. C. Jenson,
Donald E. Kunz,
Gerald E. Phelps,
Eugene B. Stucki.

ASSETS

Cash and due from banks		$ 1,263,000
U. S. Treasury securities		2,220,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		2,775,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		750,000
Total Loans (excluding unearned income)	$ 13,464,000	
Less: Reserve for possible loan losses	106,000	
Loans, Net		13,358,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		354,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		749,000
TOTAL ASSETS		$ 21,469,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,284,000
Time & savings deposits of individuals, partnerships, & corporations		13,821,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		2,712,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		917,000
TOTAL DEPOSITS		$ 19,734,000
Total demand deposits	$ 3,502,000	
Total time and savings deposits	16,232,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		4,000
Mortgage indebtedness		13,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		370,000
TOTAL LIABILITIES		$ 20,121,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 30,000 ..		
	b. No. shares outstanding 24,430 .. (par value)		293,000
Surplus			796,000
Undivided profits			259,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,348,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 21,469,000

June 30, 1981
TWIN FALLS BANK & TRUST COMPANY
Twin Falls, Idaho
Charter No. 90
Incorporated September 30, 1908

Chairman of the Board & President, Curtis T. Eaton
Executive Vice President, Willard M. Rees
Senior Vice President, Kenneth C. Coiner
Senior Vice President, Helen McCallie Dodds
Senior Vice President, R. E. Rasmussen
Senior Vice President, Ivan B. Skinner
Vice President & Cashier, Fred C. Ott
Vice President, Fred D. Harder

DIRECTORS:
Curtis H. Eaton,
Curtis T. Eaton,
Fred D. Harder, Peter N. Link,
John H. Peterson,
Willard M. Rees, Ivan B. Skinner.

ASSETS

Cash and due from banks		$ 11,891,000
U. S. Treasury securities		16,142,000
Obligations of other U. S. Government agencies and corporations		4,011,000
Obligations of States and political subdivisions		14,944,000
Other bonds, notes, and debentures		-0-
Corporate stock		218,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		3,300,000
Total Loans (excluding unearned income)	$ 59,132,000	
Less: Reserve for possible loan losses	743,000	
Loans, Net		58,389,000
Direct lease financing		306,000
Bank premises, furniture & fixtures, & other assets represent premises		2,586,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,666,000
TOTAL ASSETS		$ 114,453,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 25,123,000
Time & savings deposits of individuals, partnerships, & corporations		71,220,000
Deposits of United States Government		160,000
Deposits of States and political subdivisions		4,869,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		12,000
Certified and officers' checks		511,000
TOTAL DEPOSITS		$ 101,895,000
Total demand deposits	$ 28,437,000	
Total time and savings deposits	73,458,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		1,436,000
TOTAL LIABILITIES		$ 103,331,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 18,000	..	
	b.	No. shares outstanding 18,000	.. (par value)	1,800,000
Surplus				5,400,000
Undivided profits				3,922,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 11,122,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 114,453,000

June 30, 1981
VALLEY BANK
Rexburg, Idaho
Charter No. 233
Incorporated December 17, 1974

Chairman of the Board & Chief Executive Officer, Steven M. Meikle
President, R. James Meikle
Senior Vice President, Kent V. Kunz
Senior Vice President, Thomas G. Minow
Senior Vice President, & Cashier, Doyle A. McKenna
Vice President, Kay W. Beck
Vice President, GAry M. Gladwin
Vice President Marilyn Holley
Vice President, Len Pabst
Vice President & Controller, Neil J. Simmons

DIRECTORS:
William J. Hunter,
Kent V. Kunz,
R. James Meikle,
S. M. Meikle,
T. G. Minow,
J. Keith Ormond,
Ray W. Rigby,
James Siddoway,
D. Ray Taylor.

ASSETS

Cash and due from banks		$ 8,138,000
U. S. Treasury securities		8,381,000
Obligations of other U. S. Government agencies and corporations		15,106,000
Obligations of States and political subdivisions		20,902,000
Other bonds, notes, and debentures		30,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$118,911,000	
Less: Reserve for possible loan losses	936,000	
Loans, Net		117,975,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		8,599,000
Real estate owned other than bank premises		2,797,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		7,309,000
TOTAL ASSETS		$ 189,237,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 39,620,000
Time & savings deposits of individuals, partnerships, & corporations		111,653,000
Deposits of United States Government		262,000
Deposits of States and political subdivisions		12,515,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		465,000
Certified and officers' checks		1,430,000
TOTAL DEPOSITS		$ 165,945,000
Total demand deposits	$ 43,307,000	
Total time and savings deposits	122,638,000	
Federal funds purchased & securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		3,195,000
Acceptances executed by or for account of this bank & outstanding		-0-
Other liabilities		5,432,000
TOTAL LIABILITIES		$ 174,572,000
Subordinated notes and debentures		1,500,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 10,000 ..		
	b. No. shares outstanding 10,000 .. (par value)		1,000,000
Surplus			10,000,000
Undivided profits			2,165,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 13,165,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 189,237,000

STATE BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1980 and June 30, 1981

	1980	1981	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 84,229,000	$ 91,165,000	$ 6,936,000
U.S. Treasury securities	46,328,000	68,616,000	22,288,000
Obligations of other U.S. Government agencies and corporations	108,640,000	124,941,000	16,301,000
Obligations of States and political subdivisions	109,722,000	114,357,000	4,635,000
Other bonds, notes, and debentures	252,000	245,000	(7,000)
Corporate stock	328,000	468,000	140,000
Trading account securities	-0-	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	30,835,000	24,082,000	(6,753,000)
Loans, Net	593,766,000	635,305,000	41,539,000
Direct lease financing	806,000	1,128,000	322,000
Bank premises, furniture & fixtures, & other assets represent premises	21,204,000	28,751,000	7,547,000
Real estate owned other than bank premises	3,173,000	3,477,000	304,000
Investment in unconsolidated subsidiaries and associated companies	6,000	-0-	(6,000)
Customers' liability to this bank on acceptances outstanding	-0-	-0-	-0-
Other assets	24,257,000	27,858,000	3,601,000
TOTAL ASSETS	$ 1,023,546,000	$ 1,120,393,000	$ 96,847,000
LIABILITIES			
Demand deposits of individuals partnerships, & corporations	$ 219,103,000	$ 215,669,000	$ (3,434,000)
Time & savings deposits of individuals, partnerships, & corporations	545,844,000	660,225,000	114,381,000
Deposits of United States Government	1,073,000	4,049,000	2,976,000
Deposits of States and political subdivisions	96,958,000	83,247,000	(13,711,000)
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	6,231,000	7,629,000	1,398,000
Certified and officers' checks	8,343,000	8,432,000	89,000
TOTAL DEPOSITS	$ 877,552,000	$ 979,251,000	$ 101,699,000
Federal funds purchased & securities sold under agreements to repurchase	40,431,000	15,886,000	(24,545,000)
Other liability for borrowed money	6,383,000	14,380,000	7,997,000
Mortgage indebtedness	2,633,000	4,509,000	1,876,000
Acceptances executed by or for account of this bank & outstanding	-0-	-0-	-0-
Other liabilities	17,103,000	18,578,000	1,475,000
TOTAL LIABILITIES	$ 944,102,000	$ 1,032,604,000	$ 88,502,000

STATE BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1980 and June 30, 1981

	1980	1981	Increase (Decrease)
Subordinated Notes and Debentures	$ 5,990,000	$ 4,990,000	$ (1,000,000)
EQUITY CAPITAL			
Preferred Stock ... Total Par Value	700,000	400,000	(300,000)
Common Stock ... Total Par Value	12,901,000	14,476,000	1,575,000
Surplus	44,062,000	50,701,000	6,639,000
Undivided Profits	15,740,000	17,210,000	1,470,000
Reserve for Contingencies and Other Capital Reserves	51,000	12,000	(39,000)
TOTAL EQUITY CAPITAL	$ 73,454,000	$ 82,799,000	$ 9,345,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 1,023,546,000	$ 1,120,393,000	$ 96,847,000

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1980 and June 30, 1981

	1980	1981	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 453,299,000	$ 632,414,000	$ 179,115,000
U.S. Treasury securities	270,204,000	276,619,000	6,415,000
Obligations of other U.S. Government agencies and corporations	115,433,000	147,805,000	32,372,000
Obligations of States and political subdivisions	308,898,000	339,944,000	31,046,000
Other bonds, notes, and debentures	17,739,000	50,119,000	32,380,000
Corporate stock	6,022,000	6,618,000	596,000
Trading account securities	-0-	3,828,000	3,828,000
Federal funds sold and securities purchased under agreements to resell	147,300,000	69,725,000	(77,575,000)
Loans, Net	2,091,625,000	2,238,290,000	146,665,000
Direct lease financing	41,326,000	52,050,000	10,724,000
Bank premises, furniture & fixtures, & other assets represent premises	75,674,000	80,087,000	4,413,000
Real estate owned other than bank premises	2,592,000	7,275,000	4,683,000
Investment in unconsolidated subsidiaries and associated companies	-0-	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-	-0-
Other assets	64,190,000	92,291,000	28,101,000
TOTAL ASSETS	$ 3,594,302,000	$ 3,997,065,000	$ 402,763,000
LIABILITIES			
Demand deposits of individuals partnerships, & corporations	$ 743,327,000	$ 662,356,000	$ (80,971,000)
Time & savings deposits of individuals, partnerships, & corporations	2,00 ,863,000	2,360,173,000	352,310,000
Deposits of United States Government	3,153,000	6,861,000	3,708,000
Deposits of States and political subdivisions	228,555,000	218,726,000	(9,829,000)
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	9,333,000	6,854,000	(2,479,000)
Certified and officers' checks	30,437,000	28,092,000	(2,345,000)
TOTAL DEPOSITS	$ 3,022,668,000	$ 3,283,062,000	$ 260,394,000
Federal funds purchased & securities sold under agreements to repurchase	178,307,000	260,700,000	82,393,000
Other liability for borrowed money	27,222,000	43,865,000	16,643,000
Mortgage indebtedness	3,860,000	3,780,000	(80,000)
Acceptances executed by or for account of this bank & outstanding	-0-	-0-	-0-
Other liabilities	100,781,000	117,646,000	16,865,000
TOTAL LIABILITIES	$ 3,332,838,000	$ 3,709,053,000	$ 376,215,000

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1980 and June 30, 1981

	1980	1981	Increase (Decrease)
Subordinated Notes and Debentures	$ 26,703,000	$ 22,653,000	$ (4,050,000)
EQUITY CAPITAL			
Preferred Stock ..... Total Par Value	-0-	-0-	-0-
Common Stock ..... Total Par Value	40,279,000	41,161,000	882,000
Surplus	167,713,000	182,149,000	14,436,000
Undivided Profits	25,555,000	40,835,000	15,280,000
Reserve for Contingencies and Other Capital Reserves	1,214,000	1,214,000	-0-
TOTAL EQUITY CAPITAL	$ 234,761,000	$ 265,359,000	$ 30,598,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 3,594,302,000	$ 3,997,065,000	$ 402,763,000

AMERICAN SAFETY SAVINGS AND LOAN ASSOCIATION

Idaho Falls, Idaho

June 30, 1981

ASSETS

Mortgage Loans Outstanding		$6,057,988
Loans Secured by Savings Accounts or Other Obligations		222,624
Other Loans		145,467
Real Estate Owned		46,093
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		62,300
Cash on Hand and Demand Deposits		798,964
Liquid Investments		-0-
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ -0-	
Furniture, Fixtures & Equipment	33,548	
Leasehold Improvements	53,849	
Less: Depreciation Allowance	(43,337)	
Net Fixed Assets		44,060
Other Assets		100,131
TOTAL ASSETS		$7,477,627

LIABILITIES

Withdrawable Savings Accounts and Certificates	$5,630,657
Advances from Federal Home Loan Bank	800,773
Loans in Process	125,541
Specific Reserves	96,993
Deferred Credits	17,828
Other Liabilities	365,053
TOTAL LIABILITIES	$7,036,845

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 100,000
Paid-In Surplus	25,000
General Reserves	291,106
Other Reserves	-0-
Earned Surplus and Undivided Profits	24,676
TOTAL NET WORTH	$ 440,782
TOTAL LIABILITIES AND NET WORTH	$7,477,627

BRANCHES: Blackfoot

EQUITABLE SAVINGS AND LOAN ASSOCIATION

Portland, Oregon

(Idaho Offices Only)

June 30, 1981

ASSETS

Mortgage Loans Outstanding		$136,278,905
Loans Secured by Savings Accounts or Other Obligations		3,922,576
Other Loans		1,192,932
Real Estate Owned		-0-
Foreclosed Real Estate Sold on Contract		201,458
Stock in Federal Home Loan Bank		-0-
Cash on Hand and Demand Deposits		1,622,946
Liquid Investments		-0-
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$1,574,952	
Furniture, Fixtures & Equipment	433,013	
Leasehold Improvements	2,550	
Less: Depreciation Allowance	(366,951)	
Net Fixed Assets		1,643,564
Other Assets		(27,991,657)
TOTAL ASSETS		$116,870,724

LIABILITIES

Withdrawable Savings Accounts and Certificates	$110,334,039
Advances from Federal Home Loan Bank	-0-
Loans in Process	236,815
Specific Reserves	1,234,646
Deferred Credits	-0-
Other Liabilities	1,065,224
TOTAL LIABILITIES	$112,870,724

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 4,000,000
Paid-In Surplus	-0-
General Reserves	-0-
Other Reserves	-0-
Earned Surplus and Undivided Profits	-0-
TOTAL NET WORTH	$ 4,000,000
TOTAL LIABILITIES AND NET WORTH	$116,870,724

BRANCHES: Boise, Coeur d'Alene, Idaho Falls, Lewiston, Nampa (Karcher Mall), Fayette, Pocatello, Twin Falls

MOUNTAIN STATE SAVINGS AND LOAN ASSOCIATION

Ketchum, Idaho

June 30, 1981

ASSETS

Mortgage Loans Outstanding		$12,252,969
Loans Secured by Savings Accounts or Other Obligations		550,591
Other Loans		625,093
Real Estate Owned		-0-
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		79,500
Cash on Hand and Demand Deposits		1,047,391
Liquid Investments		-0-
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$105,794	
Furniture, Fixtures & Equipment	47,715	
Leasehold Improvements	164,099	
Less: Depreciation Allowance	(37,525)	
Net Fixed Assets		280,083
Other Assets		33,811
TOTAL ASSETS		$14,869,438

LIABILITIES

Withdrawable Savings Accounts and Certificates	$ 9,627,499
Advances from Federal Home Loan Bank	1,237,372
Loans in Process	2,423,645
Specific Reserves	44,166
Deferred Credits	36,882
Other Liabilities	134,809
TOTAL LIABILITIES	$13,504,373

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 733,590
Paid-In Surplus	183,297
General Reserves	26,938
Other Reserves	-0-
Earned Surplus and Undivided Profits	421,240
TOTAL NET WORTH	$ 1,365,065
TOTAL LIABILITIES AND NET WORTH	$14,869,438

BRANCHES: Hailey

NORTHWEST SAVINGS AND LOAN ASSOCIATION

Boise, Idaho

June 30, 1981

ASSETS

Mortgage Loans Outstanding		$15,939,953
Loans Secured by Savings Accounts or Other Obligations		1,007,255
Other Loans		109,879
Real Estate Owned		310,992
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		152,800
Cash on Hand and Demand Deposits		1,251,203
Liquid Investments		824,509
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ 125,523	
Furniture, Fixtures & Equipment	149,649	
Leasehold Improvements	78,734	
Less: Depreciation Allowance	(123,731)	
Net Fixed Assets		230,175
Other Assets		342,805
TOTAL ASSETS		$20,169,571

LIABILITIES

Withdrawable Savings Accounts and Certificates	$15,243,180
Advances from Federal Home Loan Bank	3,216,813
Loans in Process	59,419
Specific Reserves	228,947
Deferred Credits	13,323
Other Liabilities	182,311
TOTAL LIABILITIES	$18,943,993

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 499,157
Paid-In Surplus	349,214
General Reserves	-0-
Other Reserves	-0-
Earned Surplus and Undivided Profits	377,207
TOTAL NET WORTH	$ 1,225,578
TOTAL LIABILITIES AND NET WORTH	$20,169,571

BRANCHES: Mountain Home

CREDIT UNIONS
STATE OF IDAHO

December 31, 1980

	TOTAL ASSETS
BLACKFOOT	
Bingham County Public Employees Credit Union	$ 297,065.47
Blackfoot Teachers Credit Union	448,064.15
Snake River Teachers Credit Union	540,336.86
Spudco Credit Union	603,736.25
BOISE	
Anomalous Credit Union	79,728.13
B.C.T. & L.C. Credit Union	969,162.43
Boise Automotive Credit Union	78,550.00
Boise Cascade Employees Credit Union	1,627,508.05
Boise City Employees Credit Union	311,941.04
Boise Fire Department Credit Union	460,571.80
E.S.A. Credit Union	2,085,563.48
Farmer Oil Credit Union	22,604.62
Idaho Public Employees Credit Union	13,084,913.74
Idaho Saints Credit Union	62,550.25
Motor Coach Employees Credit Union	546,831.59
M.S.W. Credit Union	217,215.45
Realtors Credit Union	94,069.11
St. Alphonsus Employees Credit Union	311,319.05
St. Lukes Employees Credit Union	532,215.69
S.Y.C.O. Employees Credit Union	105,175.64
Western Equipment Employees Credit Union	205,297.47
BURLEY	
Cassia County Education Credit Union	316,254.13
Magic Valley Automotive Credit Union	97,804.94
Mini-Cassia Employees Credit Union	194,917.32
Ore-Ida Employees Credit Union	179,789.73
Simcoe Credit Union	1,411,412.56
CALDWELL	
Canyon County Grange Credit Union	706,253.13
Canyon Medical Health Credit Union	1,537,658.02
Idaho Pack	51,797.14
Simplot Employees Credit Union	3,560,224.74
COEUR D'ALENE	
Coeur d'Alene Teachers Credit Union	1,925,736.15
Public Employees Credit Union	880,892.54
CRAIGMONT	
Craigmont Community Credit Union	43,783.51
DUBOIS	
Clark County Community Credit Union	313,008.94
Jefferson County Public Employees Credit Union	158,429.02
GRANGEVILLE	
Camas Credit Union	141,767.30
Pine Tree Credit Union	815,501.08
HEADQUARTERS	
Headquarters Credit Union	524,930.61

CREDIT UNIONS (Continued)

	TOTAL ASSETS
IDAHO FALLS	
Am-Ida-Way Credit Union	$ 357,046.06
Associated Trades Credit Union	406,795.60
Atomic Workers Credit Union	37,743,746.95
Idaho Falls Teachers Credit Union	1,814,541.65
K.I.D. Employees Credit Union	126,165.95
Medical Credit Union	4,395,568.06
Motran Credit Union	230,780.57
Seedco Credit Union	519,030.92
INKOM	
Inkom Cement Employees Credit Union	356,167.33
JEROME	
St. Benedict's Hospital Credit Union	80,088.40
KAMIAH	
Kamiah Community Credit Union	1,335,740.87
KELLOGG	
Shoshone County School Employees Credit Union	130,201.02
LEWISTON	
Clearwater Credit Union	2,284,094.44
C.P.C. Credit Union	144,712.50
Lewiston Catholic Credit Union	280,859.04
N.P.T. Credit Union	115,484.71
Seaport City Retail Employees Credit Union	252,214.96
Tribune Credit Union	530,681.18
Valley Health Care Credit Union	1,908,467.90
Valley Wholesalers Credit Union	121,602.43
MOUNTAIN HOME	
Mountain Home Educators Credit Union	261,544.96
NAMPA	
Canyon Teachers Credit Union	1,096,135.01
CANCO Credit Union	531,459.42
Gate City Steel Credit Union	69,982.18
Producers Supply Credit Union	932,397.12
Quinco Credit Union	1,233,421.02
NEZ PERCE	
Nez Perce Community Credit Union	184,984.24
OROFINO	
Orofino Community Credit Union	1,273,564.59
PAYETTE	
Treasure Valley Teachers Credit Union	123,321.80
PIERCE	
White Pine Credit Union	482,091.02
POCATELLO	
Bannock Leaders	72,093.97
Graphic and Allied Arts Credit Union	92,974.31
I.B.E.W. #449 Credit Union	211,050.72
Idaho Central Credit Union	20,104,712.47
Pocatello Simplot Credit Union	2,153,179.61
P.R.C.O. Credit Union	60,010.29
Steel Industries Credit Union	138,459.85

CREDIT UNIONS (Continued)

	TOTAL ASSETS
POST FALLS	
Clare-Pendar Employees Credit Union	$ 213,949.95
REXBURG	
Madison Teachers Credit Union	326,433.39
RUPERT	
Minico Credit Union	114,369.43
Minidoka County Teachers Credit Union	99,304.77
ST. MARIES	
St. Joe Valley Public Employees Credit Union	632,639.38
SALMON	
Salmon River Grange Credit Union	111,570.07
SHELLEY	
Shell-Fir Credit Union	268,622.73
SUN VALLEY	
Sun Valley Community Credit Union	353,717.47
TWIN FALLS	
Magic Valley Memorial Hospital	423,549.85
Magic Valley Teachers Credit Union	193,705.25
Times-News Employees Credit Union	128,783.72
UCON	
East Bonneville	313,464.46
WEISER	
Consumers Cooperative Credit Union	53,592.18
Tri-County Grange Credit Union	89,276.51
SUBTOTAL	$ 121,022,933.41
Idaho Corporate Credit Union	20,847,005.28
TOTAL	$ 141,869,938.69

IDAHO CORPORATE CREDIT UNION
STATE OF IDAHO
BALANCE SHEET

December 31, 1980

ASSETS

Total loans	$ 5,507,855.15
Cash	8,033.64
Furniture, fixtures and equipment	6,855.99
Other assets	263,757.70
Land and building	110,256.33
Investments in other financial institutions	14,950,246.47
Miscellaneous	
TOTAL ASSETS	$ 20,847,005.28

LIABILITIES

Accounts payable	$ 35,783.60
Withholding payable	304.10
Shares	3,261,601.00
Certificates of deposit	13,063,137.40
Certificates of indebtedness/Deposit accounts	3,909,273.44
Dividends payable	126,920.87
Contingency reserves	201,304.82
Miscellaneous	252.00
Undivided earnings	20,479.18
Interest on deposits and C.D.'s payable	227,948.87
TOTAL LIABILITIES	$ 20,847,005.28

CREDIT UNIONS
STATE OF IDAHO
BALANCE SHEET

December 31, 1980

ASSETS

Delinquent Loans:		
2 to less than 6 months	$	2,989,774.32
6 to less than 12 months		1,262,762.31
12 months and over		1,199,320.46
TOTAL DELINQUENCY	$	5,451,857.09
Total loans	$	98,755,132.75
Cash		4,160,879.49
Savings and loan shares		33,596.47
Loans to credit unions		212,382.66
Furniture, fixtures and equipment		1,620,216.01
Prepaid insurance		53,442.97
Other assets		1,196,235.37
Land and building		6,126,716.77
Deposits in corporate		7,919,142.80
Deposits in other credit unions		865,656.93
Miscellaneous		79,531.19
TOTAL ASSETS	$	121,022,933.41

LIABILITIES

Accounts payable	$	243,788.92
Notes payable		5,491,544.11
Withholding payable		7,176.60
Social security payable		5,658.05
Unemployment compensation taxes payable		1,461.31
Shares		62,011,495.07
Certificates of deposit		31,969,479.73
Share drafts		10,230,362.61
Certificates of indebtedness/Deposit accounts		3,332,416.59
Dividends payable		1,469,866.68
NCUA insurance reserve		1,426,443.97
Special reserves for delinquent loans		1,980,186.80
Contingency reserves		817,977.10
Miscellaneous		119,528.91
Undivided earnings		1,398,416.13
Interest on deposits and C.D.'s payable		517,130.83
TOTAL LIABILITIES	$	121,022,933.41

NOTE: Does not include Idaho Corporate Credit Union

UNIFORM CONSUMER CREDIT CODE PROGRAM

The goal of the Uniform Consumer Credit Code (UCCC) Program is to assure the availability and quality of consumer credit services to the citizens of Idaho. The Department meets the goal of this program by the accomplishments of the following objectives:

(1) Reviewing transactions of supervised and regulated lenders for compliance with the UCCC.

(2) Taking action to resolve consumer complaints.

(3) Reporting regularly to the Governor and the Legislature concerning consumer credit in Idaho.

During FY 1981, the Uniform Consumer Credit Code Program made examinations of supervised and regulated lenders and continued to make concurrent examinations of banking institutions with examiners from the Bank Program.

SUPERVISED LENDERS

STATE OF IDAHO

June 30, 1981

BLACKFOOT
- Avco Financial Services of Idaho Falls, Inc.
- C. O. Cox & Neola C. Clark dba Cox Insurance and Loans
- The Lockhart Company
- West Beneficial Finance, Inc.

BOISE
- Aetna Finance Company
- American Bank of Commerce
- Associates Financial Services Company of Idaho, Inc. (3 offices)
- Avco Financial Services of Idaho Falls, Inc. (2 offices)
- BarclaysAmerican/Financial, Inc. (2 offices)
- Beneficial Finance Company of Idaho (3 offices)
- Blazer Financial Services, Inc.
- C.I.T. Financial Services, Inc.
- Citicorp Person-to-Person Financial Center, Inc. (2 offices)
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Dial Finance Company of Idaho (2 offices)
- Fidelity Financial Services, Inc.
- FinanceAmerica Corporation
- General Finance Corporation of Idaho
- Household Finance Corporation (2 offices)
- The Lockhart Company
- Old National Financial Services, Inc.
- Rainier Credit Company
- Security Pacific Finance Corporation
- Transamerica Financial Services

BURLEY
- Blazer Financial Services, Inc.
- Dial Finance Company of Idaho
- West Beneficial Finance, Inc.

CALDWELL
- Associates Financial Services Company of Idaho, Inc.
- Beneficial Finance Company of Idaho
- Jack Murdoch Finance Corporation
- State Finance Company

COEUR D'ALENE
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Idaho
- Blazer Financial Services, Inc.
- Credithrift of America, Inc.
- Dial Finance Company of Idaho
- Household Finance Corporation
- Transamerica Financial Services

EMMETT
- West Beneficial Finance, Inc.

FRUITLAND
- Transamerica Financial Services

IDAHO FALLS
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
BarclaysAmerican/Finance, Inc.
Beneficial Finance Company of Idaho
Blazer Financial Services, Inc.
C.I.T. Financial Services, Inc.
Commercial Credit Corporation
Credithrift of America, Inc.
Dial Finance Company of Idaho
Fidelity Financial Services, Inc.
General Finance Corporation of Idaho
Household Finance Corporation
The Lockhart Company
Transamerica Financial Services

JEROME
Beneficial Finance Company of Idaho
Transamerica Financial Services

KELLOGG
Avco Financial Services of Idaho Falls, Inc.

LEWISTON
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
Beneficial Finance Company of Idaho
Blazer Financial Services, Inc.
Dial Finance Company of Idaho
Household Finance Corporation
West Beneficial Finance, Inc.

MOSCOW
Avco Financial Services of Idaho Falls, Inc.
BarclaysAmerican/Financial, Inc.
Beneficial Finance Company of Idaho
Credithrift of America, Inc.

MOUNTAIN HOME
Household Finance Corporation
Transamerica Financial Services

NAMPA
BarclaysAmerican/Financial, Inc.
Beneficial Finance Company of Idaho
Citicorp Person-to-Person Financial Center, Inc.
Credithrift of America, Inc.
Dial Finance Company of Idaho
General Finance Corporation of Idaho
Household Finance Corporation
Nampa Finance Company
Transamerica Financial Services

OROFINO
Avco Financial Services of Idaho Falls, Inc.

PAYETTE
BarclaysAmerican/Financial, Inc.

POCATELLO
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc.
- Avco Financial Services of Idaho Falls, Inc.
- Blazer Financial Services, Inc.
- Citicorp Person-to-Person Financial Center, Inc.
- Commercial Credit Corporation
- Creditthrift of America, Inc.
- Dial Finance Company of Idaho
- General Finance Corporation of Idaho
- Household Finance Corporation
- The Lockhart Company
- Security Pacific Finance Corporation
- Transamerica Financial Services
- West Beneficial Finance, Inc.

PRESTON
- West Beneficial Finance, Inc.

REXBURG
- Avco Financial Services of Idaho Falls, Inc.
- West Beneficial Finance, Inc.

RUPERT
- Beneficial Finance Company of Idaho
- Transamerica Financial Services

SANDPOINT
- Avco Financial Services of Idaho Falls, Inc.
- Hometown Finance Company
- Transamerica Financial Services

SODA SPRINGS
- Hendricks Finance

TWIN FALLS
- Aetna Finance Company
- Avco Financial Services of Idaho Falls, Inc.
- Blazer Financial Services, Inc.
- Citicorp Person-to-Person Financial Center, Inc.
- Commercial Credit Corporation
- Dial Finance Company of Idaho
- General Finance Corporation of Idaho
- Household Finance Corporation
- The Lockhart Company
- Security Pacific Finance Corporation
- Transamerica Financial Services
- West Beneficial Finance, Inc.

WALLACE
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Idaho

SCHEDULE A
BALANCE SHEET - OPERATIONS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
ASSETS			
Cash on hand and in Banks	$ 476,220.41	$ 253,381.18	$ 729,601.59
(a) Gross Receivables	188,703,718.17	75,966,089.04	264,669,807.21
(b) Less: Unearned Discount	38,115,054.34	24,629,697.06	62,744,751.40
(c) Total Net Receivables	150,588,663.83	51,336,391.98	201,925,055.81
(d) Less: Reserve for Bad Debts	4,052,716.67	938,072.47	4,990,789.14
(e) Adjusted Net Receivables	146,208,407.54	50,352,833.41	196,567,240.95
Real Estate (less depreciation)	592,537.90	33,289.11	625,827.01
Furniture, Fixtures, and Equipment (less depreciation)	602,698.53	201,026.60	803,725.13
Deferred Charges	1,515,031.80	1,033,868.35	2,548,900.15
Head Office Clearings	-0-	-0-	-0-
Other Assets:			
(a) Accounts Receivable	455,333.57	55,740.28	511,073.85
(b) Repossessions	585,329.23	5,489.68	590,818.91
(c) Miscellaneous	724,653.40	317,977.08	1,042,630.48
TOTAL ASSETS	$151,487,752.00	$ 52,299,091.79	$203,786,843.79

LIABILITIES	
Accounts and Notes Payable:	
(a) Banks	$ 344,969.29
(b) Due Parent Company or Affiliate	189,683,697.42
Bonds and Long Term Accounts and Notes	1,097,377.76
Other Liabilities:	
(a) Accrued Expense	9,714.59
(b) Dealers Reserve	935,316.60
(c) Other	1,622,292.48
Net Worth (if individual or partnership)	281,759.64
Capital Stock (if corporation)	2,172,987.46
Surplus	5,708,430.11
Undivided Profits	1,930,298.44
Reserve for Contingencies	-0-
TOTAL LIABILITIES	$203,786,843.79

SCHEDULE B
STATEMENT OF INCOME AND EXPENSE
OPERATIONS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
INCOME			
Interest and Dividends on Securities	$ 21,198.08	$ 23,018.47	$ 44,216.55
Charges Collected and/or Earned	31,384,426.72	7,779,454.91	39,163,881.63
Insurance Commission Earned	117,032.37	3,218.32	120,250.69
Other Income:			
(a) Bad Debt Recoveries	183,471.58	27,051.34	210,522.92
(b) Miscellaneous	279,291.76	177,566.10	456,857.86
Gross Operating Income	31,985,420.51	8,010,309.14	39,995,729.65
EXPENSE			
Salaries, Wages, and Fees	$ 4,590,056.58	$ 1,063,686.99	$ 5,653,743.57
Taxes (other than income)	205,452.09	73,707.68	279,159.77
Depreciation on Buildings, Furniture, Fixtures, and Autos	202,429.55	47,505.98	249,935.53
Losses - Charge-Offs, and Transfer to Valuation Reserve:			
(a) On Securities	-0-	-0-	-0-
(b) On Loans	4,465,063.25	490,030.62	4,955,093.87
(c) Other Losses	-0-	-0-	-0-
Other Operating Expense	6,564,419.43	1,760,530.10	8,324,949.53
Total Expense (before Interest and Federal and State Income Taxes)	16,027,420.90	3,435,461.37	19,462,882.27
Net Operating Income (before Interest and Federal and State Income Taxes)	15,957,999.61	4,574,847.77	20,532,847.38
Interest Paid	15,649,470.58	5,194,383.73	20,843,854.31
Net Income (before Federal and State Income Taxes)	308,529.03	(619,535.96)	(311,006.93)
Federal and State Income Taxes	170,887.09	(12,985.39)	157,901.70
Net Income (before dividends)	163,750.94	(603,935.57)	(440,184.63)
Interest and Dividends Paid on Capital	3,280.00	720.00	4,000.00
Net Income after Dividends	134,361.94	(607,270.57)	(472,908.63)

SCHEDULE C
ANALYSIS OF LOANS MADE
OPERATIONS

	Column 1 Consumer Loan Business		Column 2 Sales Finance and All Other Business	
Total Volume During Period:	(Number)	(Amount)	(Number)	(Amount)
(a) Precomputed Paper	36,115	$ 61,601,267.73	34,497	$24,214,494.03
(b) Interest Bearing Paper	5,985	33,884,771.77	273	4,908,695.52
Total	42,100	95,486,039.50	34,770	29,123,189.55
Net Losses from Uncollectible Accounts	3,430	$ 3,610,530.86	1,297	$ 626,964.92
	(APR Actually Charged)		(APR Actually Charged)	
Rate Range of Credit Extended	(Maximum)	(Minimum)	(Maximum)	(Minimum)
(a) $300.00 or less	36.00%	to 33.17%	29.16%	to 23.75%
(b) $300.01 to $1,000.00	34.47%	27.31%	27.46%	21.79%
(c) $1,000.01 to $2,500.00	29.24%	21.57%	24.32%	19.26%
(d) $2,500.01 to $4,000.00	23.76%	19.13%	21.73%	18.79%
(e) $4,000.01 to $5,000.00	21.17%	18.59%	20.78%	18.41%
(f) $5,000.01 and larger	19.64%	16.67%	19.79%	17.40%
Size of Credit Extended	(Number)	(Amount)	(Number)	(Amount)
(a) $300.00 or less	2,307	$ 471,029.13	11,209	$ 2,230,571.85
(b) $300.01 to $1,000.00	16,061	9,532,483.06	19,949	10,279,391.18
(c) $1,000.01 to $2,500.00	14,863	22,963,318.60	2,713	3,782,117.54
(d) $2,500.01 to $4,000.00	4,448	13,537,219.66	333	990,050.97
(e) $4,000.01 to $5,000.00	1,030	4,601,966.65	96	419,393.81
(f) $5,000.01 and larger	3,459	44,279,515.35	662	10,060,210.18
Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by Insurance which was purchased on behalf of the borrower:				
(a) Credit Life Insurance	76.47%		3.41%	
(b) Health and Accident Insurance	64.95%		.09%	
(c) Fire or Personal Property Floater	14.76%		-0-	
Delinquency:				
(a) Contractually delinquent for 60 days	$2,208,221.31	1.17%	$ 399,993.51	.53%
(b) Contractually delinquent for 90 days	$4,213,519.00	2.23%	$1,533,083.95	2.02%

REGULATED LENDERS
CONSOLIDATED REPORT
12-31-80

BANKS	Number	Dollar Amount Mil. Thou.
1. Direct Consumer Loans		
(a) Auto loans	10,425	102,182
(b) Furniture, appliances and equipment loans	3,236	17,211
(c) Mobile home loans	1,157	10,353
(d) Travel trailer and motor home loans	483	1,629
(e) Medical and dental loans	44	26
(f) Unsecured consumer loans	7,101	13,595
(g) All other direct and secured consumer loans	5,547	25,394
2. Indirect Consumer Loans (purchased paper)		
(a) Auto loans	3,404	5,038
(b) Furniture, appliances and equipment loans	2,363	5,274
(c) Mobile home loans	1,268	13,620
(d) Travel trailer and motor home loans	341	987
(e) Medical and dental loans	66	53
(f) All other indirect consumer loans	1,000	3,216
3. Credit Cards and Related Plans		
(a) Retail (charge account) credit card plans	24,327	5,654
(b) Check credit and revolving credit plans	18,155	2,614
Direct Consumer Loans Other Than Banks	78,917	206,846
Less: Unearned income on loans	N/A	13,430
Direct Consumer Loans (excluding unearned income)	78,917	193,416
Loans Made Subject to the UCCC by Agreement	1,157	7,686
Total Regulated Loans	80,074	201,102

CONSUMER LOANS UNDER UCCC
12-31-80

Regulated Lenders	201,102
Supervised Lenders	201,925
Total Consumer Loans	403,027

COLLECTION AGENCIES

STATE OF IDAHO

June 30, 1981

BLACKFOOT
- Betty Girardi dba Credit Bureau of Blackfoot
- Merchants Adjustment Bureau, Inc.

BOISE
- Action Collection Service, Inc.
- American Collection Service, Inc.
- Central Adjustment Bureau, Inc.
- Consumer Credit Counseling Service of Idaho, Inc.
- Control-O-Fax Corporation dba Professional Credit Analysts, Inc.
- The Credit Bureau Inc. of Georgia dba CBI Collections-Boise
- Credit Data of Idaho, Inc.
- Credit Services, Inc.
- Dun & Bradstreet, Inc.
- I. C. System, Inc.
- Management Communications & Research, Inc. dba Intermountain Credit Services
- National Financial Services, Inc.
- National Revenue Corporation
- Owyhee Five, Inc.
- Professional Adjustment Company
- Sabrite Corporation
- SPEID Collection Service
- United Credit Men's Association
- United Service Bureau, Inc. dba Sound Adjustment Service
- Western States Service Corporation

BURLEY
- Credit Bureau of Burley, Inc.

CALDWELL
- Canyon Adjustment Company, Inc.

COEUR D'ALENE
- Aero Agency Collections
- Credit Bureau of Coeur d'Alene
- North Idaho Credit Corporation

EMMETT
- Mutual Credit Services, Inc. dba Credit Bureau of Gem County

GOODING
- Gooding Credit Bureau

GRANGEVILLE
- Credit Bureau Services

HAILEY
- Credit Bureau of Blaine County, Inc.

HEYBURN
- Gold Standard Collection Bureau, Inc.

IDAHO FALLS
- Brad's Collection Agency, Inc.

IDAHO FALLS (continued)
Business Management Service
Credit Bureau of Idaho Falls, Inc.
Credit Service Company
Interstate Collections of Idaho
Lewis C. Ross, Jr., Inc.

JEROME
Credit Bureau of Jerome, Inc.
T.A.C. Collections, Inc.

KELLOGG
Credit Bureau of Shoshone County, Inc.

LEWISTON
Credit Adjustment Agency, Inc.
Western Adjustment Bureau

MERIDIAN
Bolen Credit Service dba Tri-County Adjustment Bureau

MOSCOW
Accounts Recovery, Inc.
Inland Merchants Association, Inc.

MOUNTAIN HOME
Western Collection Agency

NAMPA
The Credit Bureau Inc. of Georgia dba CBI Collections-Nampa/Caldwell
Idaho Adjustment Service

OROFINO
Credit Adjustment Agency, Inc. dba Credit Bureau of Clearwater County

PAYETTE
Treasure Valley Collection Agency

POCATELLO
Bannock Collectors, Inc.
Business and Professional Collection Service
Consumer Credit Counseling Service of Southeastern Idaho, Inc.
Credit Bureau of Pocatello, Inc.
Professional Adjustment Bureau, Inc.

REXBURG
Credit Bureau of Eastern Idaho, Inc.
Collections Unlimited, Inc.

RUPERT
Magic Valley Credit Bureau, Inc. dba Credit Bureau of Rupert

ST. MARIES
Benewah Adjustment Service

SALMON
Credit Bureau of Salmon

SANDPOINT
Credit Bureau of Sandpoint

SODA SPRINGS
Aadco, Inc. dba Credit Bureau of Southern Idaho

TWIN FALLS
Credit Bureau of Twin Falls
Credit Data Idaho Twin Falls, Inc.
Magic Valley Adjustment Bureau, Inc.
Professional Service Agency
Statewide Collections, Inc.

WALLACE
Northern Idaho Collection Agency

WEISER
Hells Canyon Collection Agency

CEMETERIES REPORTING UNDER THE

ENDOWMENT CARE CEMETERY ACT

FY 81

Cloverdale Memorial Park Association, Inc.	Boise
Filer Lodge #125 I.O.O.F. Cemetery	Filer
Gem Parks Development Co., Inc.	Burley
Hillcrest Memorial Gardens, Inc.	Caldwell
Lewis-Clark Memorial Gardens, Inc.	Lewiston
Mountain View Memorial Park, Inc.	Boise
Parks Development Co. (Sunset Memorial Park)	Twin Falls
Pinecrest Memorial Park	Sandpoint
Restlawn Memorial Park	Coeur d'Alene
Restlawn Memorial Gardens, Inc.	Pocatello
Rosedale Memorial Park, Inc.	Payette
Shoshone Memorial Gardens, Inc.	Pinehurst
Terrace Lawn Memorial Gardens, Inc.	Meridian
Twin Falls Cemetery Association	Twin Falls